

United States Bankruptcy Court
Southern District of Mississippi

In re:
Alexis Lee Allbrooks
Debtor

Case No. 19-52458-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Aug 01, 2025

User: mssbad
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2025:

Recip ID	Recipient Name and Address
db/codb	+ Alexis Lee Allbrooks, Thomas S. Smith, 1626 Augusta Rd, Ellisville, MS 39437-5806
aty	S. Joel Johnson, Johnson, Ratliff & Waide, PLLC, P.O. Box 17738, Hattiesburg, MS 39404-7738
4813605	Hattiesburg Oral Surge, 14215 28th Avenue, Hattiesburg, MS 39402
4813611	+ Summit Financial, 103 Hwy 11 S, Ellisville, MS 39437-2601
4813612	+ Thomas Smith, 1626 Augusta Rd, Ellisville, MS 39437-5806

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Aug 01 2025 19:28:54	21st Mortgage Corporation, c/o Edward E. Lawler, Jr., Lawler Foreman PLLC, Post Office Box 2488, Ridgeland, MS 39158, UNITED STATES 39158-2488
cr	+ Email/Text: member.solutions@sunbeltfcu.org	Aug 01 2025 19:31:00	Central Sunbelt Federal Credit Union nka Sunbelt F, 6885 U. S. Highway 49 N, Hattiesburg, MS 39402-7807
cr	Email/Text: rrush@familychoicefinancial.com	Aug 01 2025 19:31:00	Family Choice Financial, 3208 Service Dr. Ste E, Pearl, MS 39208
4813597	Email/Text: ebn@21stmortgage.com	Aug 01 2025 19:31:00	21st Mortgage Corp, Pob 477, Knoxville, TN 37902
4835314	+ EDI: TCISOLUTIONS.COM	Aug 01 2025 23:33:00	Bank of Missouri, Total Card Inc., 2700 S Lorraine Place, Sioux Falls SD 57106-3657
4841987	Email/PDF: resurgentbknotifications@resurgent.com	Aug 01 2025 19:37:02	CACH, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
4824798	Email/Text: info@cmbfinancialservices.com	Aug 01 2025 19:31:00	CMB FINANCIAL SERVICES, INC., P.O. BOX 1731, HATTIESBURG, MS 39403
4813601	Email/Text: info@cmbfinancialservices.com	Aug 01 2025 19:31:00	Cmb Financial Services, 325 West Pine St, Hattiesburg, MS 39401
4823868	+ Email/Text: bankruptcy@cavps.com	Aug 01 2025 19:31:00	Cavalry SPV I, LLC as assignee of Synchrony, Bank/Chevron and Texaco, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4813598	+ EDI: PHINGENESIS	Aug 01 2025 23:33:00	Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
4813600	+ EDI: JPMORGANCHASE	Aug 01 2025 23:33:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
4813602	+ Email/Text: bkinfo@ccfi.com	Aug 01 2025 19:31:00	Community Choice, 127 S 16th Ave, Laurel, MS 39440-4136
4813603	+ Email/PDF: creditonebknotifications@resurgent.com		

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		Aug 01 2025 19:37:02	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
4813604	Email/Text: rrush@familychoicefinancial.com	Aug 01 2025 19:31:00	Family Choice Financial Inc, 1717 Gillbreath Drive, Laurel MS 39440
4813606	^ MEBN	Aug 01 2025 19:28:50	Jacob Law Group, P.O. Box 948, Oxford, MS 38655-0948
4813607	+ EDI: AGFINANCE.COM	Aug 01 2025 23:33:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
4822274	EDI: AGFINANCE.COM	Aug 01 2025 23:33:00	Onemain Financial Group LLC, Onemain, PO Box 3251, Evansville, IN 47731-3251
4839840	EDI: Q3G.COM	Aug 01 2025 23:33:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
4813609	Email/Text: bankruptcy@republicfinance.com	Aug 01 2025 19:31:00	Republic Finance, 1600 Hwy 15 N, Ste 300, Laurel, MS 39440
4813608	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 01 2025 19:47:21	Regional Acceptance Co, 1424 E Fire Tower Road, Greenville, NC 27858-4105
4829088	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 01 2025 19:47:21	Regional Acceptance Corporation, Bankruptcy Section/100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
4813610	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 01 2025 19:37:06	Resurgent Capital Serv, 15 South Main St, Ste 600, Greenville, SC 29601-2768
4813599	Email/Text: member.solutions@sunbeltfcu.org	Aug 01 2025 19:31:00	Central Sunbelt FCU, 1506 Congress Street, Laurel, MS 39440
4813614	Email/Text: bankruptcy@towerloan.com	Aug 01 2025 19:31:00	Tower Loan, Pob 320001, Flowood, MS 39232
4813613	+ EDI: TCISOLUTIONS.COM	Aug 01 2025 23:33:00	Total Visa, P.O. Box 89940, Sioux Falls, SD 57109-6940
4838482	+ Email/Text: bankruptcy@towerloan.com	Aug 01 2025 19:31:00	Tower Loan of Mississippi, LLC, P.O. Box 320001, Flowood, MS 39232-0001
4842357	+ EDI: AIS.COM	Aug 01 2025 23:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4813615	+ EDI: VERIZONCOMB.COM	Aug 01 2025 23:33:00	Verizon, PO Box 11328, Saint Petersb, FL 33733-1328

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	21ST MORTGAGE CORPORATION, PO BOX 477, KNOXVILLE TN 37901-0477, address filed with court:, 21st Mortgage Corporation, PO Box 477, Knoxville, TN 37901
cr	*P++	21ST MORTGAGE CORPORATION, PO BOX 477, KNOXVILLE TN 37901-0477, address filed with court:, 21st Mortgage Corporation, PO Box 477, Knoxville, TN 37901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Edward E. Lawler, Jr.	on behalf of Creditor 21st Mortgage Corporation elawler@mckaylawler.com kfriday@mckaylawler.com
Samuel J. Duncan	on behalf of Trustee David Rawlings sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor Alexis Lee Allbrooks trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Tracy A. Walley	on behalf of Trustee David Rawlings twalley99598@gmail.com twalleylaw@gmail.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Alexis Lee Allbrooks	Social Security number or ITIN	xxx-xx-7074
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **19-52458-KMS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:**Alexis Lee Allbrooks**Dated: 8/1/25
By the court: /s/Katharine M. Samson
 United States Bankruptcy Judge
Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.